



An ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company

**Gujarat Narmada Valley  
Fertilizers & Chemicals Limited**

CIN : L24110GJ1976PLC002903

P.O Narmadanagar - 392015, Dist. Bharuch, Gujarat, India  
Ph. (02642) 247001, 247002 Website: www.gnfc.in

No. SEC/BD/SE/AGM  
August 14, 2025

Dy. General Manager  
BSE Limited  
Corporate Relationship Dept.,  
1<sup>st</sup> Floor, New Trading Ring,  
Rotunda Bldg, PJ Tower,  
Dalal Street, Fort,  
Mumbai - 400 001  
Scrip Code: "500670"

Dy. General Manager  
Listing Department  
National Stock Exchange of India Limited  
Exchange Plaza,  
C-1, Block - "G",  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051  
Symbol: "GNFC"

Dear Sir / Madam,

**Sub.:- Publication of Notice on details of 49<sup>th</sup> Annual General Meeting to be held on September 09, 2025 through Video Conference (VC)/ Other Audio – Visual Means (OAVM)**

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Pursuant to Regulation 30 read with Schedule III Part A Para A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the copies of Newspapers Advertisement published on August 14, 2025, for giving Notice of 49<sup>th</sup> Annual General Meeting of the Company to be held on September 09, 2025 at 03:00 P.M. (IST) through Video Conference (VC)/ Other Audio – Visual Means (OAVM), containing Remote e-voting information and Book Closure in the following Newspapers:

1. Ahmedabad Edition of "Business Standard" and
2. Vadodara Edition of "Sandesh"

The advertisement may also be accessed on the website of the Company [www.gnfc.in](http://www.gnfc.in).

You are requested to take note of the above.

Thanking you.

Yours faithfully,

For Gujarat Narmada Valley Fertilizers & Chemicals Limited

Rajesh Pillai  
Company Secretary & Compliance Officer

Encl.: As above

**HDFC BANK** We understand your world

**HDFC Bank Limited**  
Branch Address: HDFC House, Trident Complex, Race Course Vadodara 390007.  
CIN L7100MH1977PLC019916, Website: www.hdfc.com

Whereas the Authorized Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC), under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section 13(2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notices, incidental expenses, costs, charges etc till the date of payment and / or realization.

Sr. No.	Name of Borrower (s) / Legal Heir(s) and Legal Representative(s)	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property (ies) / Secured Asset (s)
A	B	C	D	E	F
1	MRS SOLANKI MANJULABEN KALIDAS (BORROWER) 182395 - 648232372, 645289072	Rs. 1,52,217/- and Rs. 14,19,131/- as on 31-Aug-24	17-Sep-2024	13-AUG-2025 PHYSICAL	UNIT-119, FLOOR-1, BALAJI VIHAR, FP 966, TP 3, B/H MAHESH COMPLEX, NR SWIMMING POOL, WAGHODIA ROAD, VADODARA - 390019

\*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realization.

However, since the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC have taken possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property(ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of HDFC.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of the available to redeem the secured assets.

Copies of the Panchnama drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Furthermore, At the time of taking over possession of the said immovable property (ies) / Secured Asset (s), the Authorised Officer of HDFC has drawn up an inventory of personal belongings and household goods lying therein, copy whereof can be collected from the undersigned on any working day during office hours.

In the circumstances, Notice is hereby given, to the said Borrower (s) / Legal Heir(s) / Legal Representative(s) to forthwith remove the personal belongings / household goods lying in the aforesaid immovable property (ies) / Secured Asset (s) within 10 (ten) days from the date hereof, failing which the Authorised Officer will have no other option but to remove the personal belongings/household goods and dispose off/ deal with it in the manner as may be deemed fit, entirely at the Borrower (s) / Legal Heir(s) / Legal Representative(s) risk as to cost and consequences, in which event, no claim will be entertained in this regard in future.

**For HDFC Bank Ltd.**  
Date : 13.08.2025  
Place : Vadodara, Gujarat  
Sd/-  
Authorized Officer,  
Regd Office: Housing Development Finance Corporation Ltd, Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai

**HERO HOUSING FINANCE LIMITED**  
Regd. Office: 09, Community Centre, Bassant Lok, Vasant Vihar, New Delhi - 110057,  
Branch Office: Shop No. 3, Paikote Road, Pashwanath Shopping Centre, Revenue Survey No 1151, 2nd Floor Plot NO - 1, Navsari, Gujarat. Pin - 396445.

**PUBLIC NOTICE (SALE OF IMMOVABLE PROPERTY THROUGH PRIVATE TREATY)**  
[Notice of Sale by Private Treaty under Rule 8 read with Rule 9 of Security Interest (Enforcement) Rules 2002]

Notice is hereby given to the public in general and to the borrower/co-borrower ("Borrowers") in particular that below described secured asset which is mortgaged to Hero Housing Finance Ltd ("Secured Creditor"), possession of which has been taken by the Authorised Officer will be sold on "As is Where is", "As is What is" and "Whatever there is" basis by way of Private Treaty.

The sale by Private Treaty will take place any day after fifteen days (15 Days) from the date of this publication. The details are more particularly mentioned herein below.

Loan Account No.	Name of Borrowers	Date of Demand Notice & Amount as on date	Reserve Price (RP)	Earnest Money Deposit	Type of Possession
HHFVSHOU21000 11698020/HHFVNSLA P2100018200	Vikram Kumar	28/08/2023, Rs. 12,98,428.79 as on 07/08/2025	Rs. 2,50,000/-	Rs. 25,000/-	Physical
HHFVNSLAP22000 029674/HHFVNSLA P22000029679	Pandya Jagdishbhai Parshotombhai	25/08/2023, Rs. 27,39,853.96 as on 07/08/2025	Rs. 9,50,000/-	Rs. 95,000/-	Physical
HHFVNSLAP22000 029685/HHFVNSLA P22000029670	Pandya Jagdishbhai Parshotombhai	25/08/2023, Rs. 24,83,581.17 as on 07/08/2025	Rs. 8,50,000/-	Rs. 85,000/-	Physical

**Property Description:** All that piece and parcels of immovable land being Flat No. 302, Vijaipore Corporation Ward No. 6 House No. 1166/13 admeasuring about 300.00 sq. feet i.e. 27.89 sq. meter and admeasuring about 271.99 sq. Ft. i.e. 25.29 sq. meter, carpet area on the 3rd floor along with undivided share 7.82 sq. meter in the land "DWARAKA COMPLEX", forming part of land bearing Revenue Survey No. 167-168 Paikote Plot No 160 and 161 New Survey/Block No. 8125 and 321 of Moje Vijaipore of Jalapore Taluka in the Registration District and Sub District of Navsari, State of Gujarat With Common Amenities Written in Title Document. Property Bounded By: North: Passage, South: Adj. Plot Land, East: Stair, West: Flat No. 301

**Property Description:** All that piece and parcels of property bearing Shop No A-9 on Ground Floor in wing A Super building area admeasuring 453.33 Sq. Ft. i.e. 42.13 Sq. Mtr. and Carpet area admeasuring 271.99 Sq. Ft. i.e. 25.29 Sq. Mtr. along with 119.17 Sq. Ft. i.e. 11.13 Sq. Mtrs. Register at Navsari Nagarpalika recode office municipal word number 11 Mun. Home Number 1254/A/9 Old Muni Word number 8, Muni. Home number 16070 (New) undivided share in the land of know as name "APPLE RESIDENCY". Situate at Revenue Survey No.336-338 paiki-336/2-336/3 Hissa number-1, City Survey Number 37 City Survey number 1699 in Sardar Patel Township Plot no 264 (as per city survey Hissa no 1699/264) and (as per city survey Hissa no 1699/275) and (as per city survey Hissa no 1699/267 to 1699/274) of Moje Village Navsari opp. Railway station (west), Taluka: Navsari, District: Navsari, in the registration state Gujarat. With Common Amenities Written in Title Document. Property Bounded By: East: Adj. Shop No. A-8, West: Adj. Shop No. A-9, North: Adj. Parking, South: Adj. Margin Space

**Property Description:** All that piece and parcels of property bearing Shop No A-8 on Ground Floor in wing A Super building area admeasuring 391.66 Sq. Ft. i.e. 36.40 Sq. Mtr. and Carpet area admeasuring 234.996 Sq. Ft. i.e. 21.84 Sq. Mtr. along with 103.47 Sq. Ft. i.e. 9.62 Sq. Mtrs. Register at Navsari Nagarpalika recode office municipal word number 11 Mun. Home Number 1254/A/9 Old Muni Word number 8, Muni. Home number 16060 (New) undivided share in the land of know as name "APPLE RESIDENCY". Situate at Revenue Survey No.336-338 paiki-336/2-336/3 Hissa number-1, City Survey Number 37 City Survey number 1699 in Sardar Patel Township Plot no 264 (as per city survey Hissa no 1699/264) and (as per city survey Hissa no 1699/275) and (as per city survey Hissa no 1699/267 to 1699/274) of Moje Village Navsari opp. Railway station (west), Taluka: Navsari, District: Navsari, in the registration state Gujarat. With Common Amenities Written in Title Document. Property Bounded By: East: Adj. Shop No. A-7, West: Adj. Shop No. A-7, North: Adj. Parking, South: Adj. Margin Space

**Authorised Officer's Details:**  
Name: Mr. Hari Rajawat  
Phone No.: 9828677772  
Email ID: hari.rajawat@hero.hfl.com  
Private Treaty to be executed any day after 29/08/2025.  
Purchaser Identified

The undersigned as Authorized Officer of Hero Housing Finance Ltd. has taken over possession of the scheduled property(ies) 13(4) of the SARFAESI Act, 2002 all previous attempt of auction through inviting public bid failed. Hence, Public at large is being informed that the secured property(ies) as mentioned above are available for sale, through Private Treaty, as per the terms agreeable to HHFL for realisation of HHFL's dues on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

**Standard Terms & Conditions For Sale of Property Through Private Treaty Are As Under:**  
1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS". Thus, no public bid shall be invited. 2. Bid increment amount shall be Rs. 15,000/- (Rupees Fifteen Thousand Only). 3. Such purchaser shall be required to deposit 25% of the sale consideration on the next working day of receipt of HHFL's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter. 4. The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above. 5. Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount along with application. 6. In case of non-acceptance of offer of purchase by HHFL, the amount of 10% paid along with the application will be refunded without any interest. 7. The property is being sold with all the existing and future encumbrances whether known or unknown to HHFL. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. 8. The purchaser shall conduct due diligence on all aspects related to the property (under sale through private treaty) to his/her satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer/Secured Creditor in this regard at a later date. 9. The HHFL reserves the right to reject any offer of purchase without assigning any reason. 10. In case of more than one offer, the HHFL will accept the highest offer and there shall not be any claim against HHFL from unsuccessful offerer. 11. The interested parties may contact the Authorized Officer for further details/clarifications and for submitting their application. 12. The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property. 13. Sale shall be in accordance with the provisions of SARFAESI Act/Rules. 14. For property details and visit to property contact to // Mr. Hari Rajawat/ 9828677772 // hari.rajawat@hero.hfl.com // & Shekhar Singh / 9711522275 / shekhar.singh@hero.hfl.com

**15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR**  
The above mentioned Borrower/Mortgagor/guarantors are hereby notified to pay the sum as mentioned in Demand Notice under section 13(2) with an on date interest and expenses before the date of Sale failing which the property shall be sold through Private Treaty and balance dues, if any, will be recovered with interest and cost from you as a Borrower(s).

**For detailed terms and conditions of the sale, please refer to the link provided in https://uat.herohomefinance.in/hero\_housing/other-notice on Hero Housing Finance Limited (Secured Creditor's) website. Le www.herohousingfinance.com**

**DATE : 14-08-2025 FOR HERO HOUSING FINANCE LIMITED**  
**PLACE : NAVSARI/GUJARAT AUTHORIZED OFFICER**

**Gujarat Narmada Valley Fertilizers and Chemicals Limited**  
An ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company  
Regd. Office: P.O. Narmadanagar - 392015, Dist.: Bharuch (Gujarat), India. CIN: L24110G1976PLC002903,  
Tel: 02642 247001, 247002, E-mail: investor@gnfc.in Website: www.gnfc.in

**NOTICE OF 49<sup>th</sup> AGM, E-VOTING INFORMATION AND BOOKS CLOSURE**

NOTICE IS HEREBY given that 49<sup>th</sup> Annual General Meeting ("AGM") of the Shareholders of the Company is scheduled to be held on Tuesday, September 09, 2025 at 3:00 P.M. (IST) through Video Conference ("VC")/Other Audio Visual Means ("OAVM") in compliance with all the applicable provisions of the Companies Act, 2013 ("the Act") and Rules made thereunder and Circulars issued by the Ministry of Corporate Affairs ("MCA") Nos. 14/2020, 17/2020, 20/2020, 02/2021, 21/2021, 02/2022, 10/2022, 09/2023 and 09/2024 dated April 08, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 14, 2021, May 05, 2022, December 28, 2022, September 25, 2023 and September 19, 2024 respectively, (collectively referred to as the 'MCA Circulars') and the Securities and Exchange Board of India ("SEBI") Circular Nos. SEBI/HO/CFD/CMD 1 / CIR/ P/2020/79, SEBI/HO/CFD/CMD 2 / CIR/P/2021/11, SEBI/HO/CFD/CMD 2 / CIR/P/2022/2/62, SEBI/HO/CFD/PoD-2/P/CIR/2023/4, SEBI/HO/FD-PoD-2/P/CIR/2023/167 and SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated May 12, 2023, May 15, 2023, May 13, 2022, January 05, 2023, October 07, 2023 and October 03, 2024 (collectively referred to as the 'SEBI Circulars'), to transact the business as set out in the Notice of the AGM.

In accordance with the aforementioned Circulars issued by the MCA and SEBI, the Company has been permitted to hold the AGM through 'VC' or 'OAVM', without physical presence of Shareholders at a common venue. Accordingly, the Company has electronically sent the Annual Report for the FY 2024-25 along with the Notice convening the 49<sup>th</sup> AGM to all the Shareholders whose email IDs are registered with the RTA of the Company - M/s. KFin Technologies Limited (KFinTech)/Depository Participant(s) (DPs). These documents are also available on website of the Company at www.gnfc.in, website of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of e-voting Agency and Company's RTA KFinTech at https://evoting.kfintech.com/. Shareholders can attend and participate in the 49<sup>th</sup> AGM through VC / OAVM facility only, for which, the instructions are provided in the Notice of the AGM. Shareholders attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the Quorum under Section 103 of the Act.

**Instructions for Remote e-voting and e-voting during the AGM.**

Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management & Administration) Rules, 2014 (the Rules), as amended and, in terms of Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the LODR), the Company has fixed Tuesday, September 02, 2025 as Cut-off date to enable the Shareholders to exercise their right to vote by Electronic means (e-voting), during e-voting period, on all the Resolutions set out in the Notice of the 49<sup>th</sup> AGM or to vote during the AGM. Shareholders holding Shares either in physical mode or Demat mode, as on cut-off date only shall be entitled to avail the facility of Remote E-voting and can cast their votes electronically through Electronic Voting system ("Remote E-voting") provided by Kfintech at https://evoting.kfintech.com/.

Voting right shall be in proportion to the Equity Shares held by Shareholders as on the cut-off date i.e. Tuesday, September 02, 2025.

Remote e-voting period begins on Friday, September 05, 2025 at 9:00 A.M. and shall end on Monday, September 08, 2025 at 5:00 P.M. Remote e-voting module shall be disabled by Kfintech for voting thereafter. Once the vote on resolutions is cast by Shareholder, he/she/it cannot modify it subsequently.

Any person, who acquires Shares of the Company and becomes Shareholder after dispatch of the Notice and holding Shares as on the cut-off date i.e. Tuesday, September 02, 2025, may obtain the login ID and password by sending a request at inward\_ris@kfintech.com.

Shareholders attending the 49<sup>th</sup> AGM who have not cast their votes by Remote e-voting shall be eligible to cast their votes through e-voting during the 49<sup>th</sup> AGM.

The procedure of e-voting is made available in the Notice of the 49<sup>th</sup> AGM as well as in the e-mail already sent to Shareholders by Kfintech.

In case of any queries or issues regarding attending AGM / e-voting, members may refer the Frequently Asked Questions ("FAQs") and e-voting user manual available in the "Downloads" section of https://evoting.kfintech.com/ or contact KFin Technologies Limited at 1800 309 4001 (Toll Free).

Facility to attend the AGM through VC/OAVM is available through Kfintech at https://emeetings.kfintech.com.

NOTICE IS FURTHER given that pursuant to Section 91 of the Act, the Register of Members and Share Transfer Books of the Company will remain closed from Wednesday, September 03, 2025 to Tuesday, September 09, 2025 (both days inclusive) for the 49<sup>th</sup> AGM.

The Company has appointed CS J. J. Gandhi, Practicing Company Secretary (FCS 3519 and CoP No. 2515), to act as the Scrutinizer, to ensure the entire e-voting process in a fair and transparent manner.

**By Order of the Board of Directors,**  
**For Gujarat Narmada Valley Fertilizers and Chemicals Limited**  
Sd/-  
Rajesh Pillai  
Company Secretary

**Place: Bharuch**  
**Date : August 14, 2025.**

**SBI STATE BANK OF INDIA**  
Stressed Assets Recovery Branch : 2nd Floor, Samyak Status, Opp. D R Amin School, Diwalipura Main Road, Vadodara-390007, Phone No. 0265-225292, E-mail : sbi.10059@sbi.co.in

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY** Appendix -IV-A [See Proviso to rule 8(6)]

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Immovable Properties mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on 29.08.2025 - 11:00 AM to 4:00 PM for the recovery of respective amount, due to the State Bank of India (Secured Creditor) from the respective Borrower(s) and the Guarantor(s) as specified here under:

Borrower(s) & Guarantor(s) Details of Demand Notice / with further Interest / expenses	Details of Property	Reserve Price EMD Bid Increase Amount	Date & Time of Inspection / Contact Person
<b>Mr. Rajendra Ukabhai Bhesaniya</b> <b>Mrs. Jagrutiben Rajendra Bhesaniya</b> Rs. 1,94,25,959/- 23.03.2024	<b>Property ID: SBI1400021557238</b> All the piece and parcel of Property bearing Flat No 302, Third Floor, "Samarth Paradise" Developed by M/s. Sundaram Enterprises, Admeasuring 3720 Sq. Feet Super Built up area, 240.62 Sq. Meter Built Up Area and 2157.60 Sq. Feet Carpet Area along with undivided area admeasuring 82.77 Sq. Meter situate at Revenue Survey No 305 Paiki, Block No 282/1, TP Scheme No. 14 (Pal), O.P. Plot No 8 Admeasuring 3845 Sq. Meter, Final Plot No 7 Admeasuring 2712 Sq. Meter, Paiki Admeasuring 1821 Sq. Meter Moje Village-Pal, Sub-District-Adajan, District-Surat. (Physical Possession)	Rs. 1,50,00,000/- Rs. 15,00,000/- Rs. 1,00,000/-	19.08.2025 11.00 AM to 1.00 PM Shubham Jangid 7600093736

**Encumbrances :** To the best of knowledge and information of the Authorised Officer, there are no other encumbrances advised to the Bank. The intending bidders should make their own independent inquiries regarding the encumbrances, title of properties/ies put on auction and claims/ rights/ dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.

TDS/ GST, wherever applicable, will have to be borne by the successful bidder/ buyer, over and above the bid amount. Sale Confirmation will be subject to consent of mortgagor/borrower if auction does not fetch more than the reserve price as per provision of SARFAESI rule 9 (2).

The e-auction will be conducted through Bank's approved service provider M/s. PSB Alliance Private Limited at their web portal https://baanet.com. The interested bidders shall ensure that they get themselves registered on the e-auction website and deposit earnest money in the virtual wallet created by service provider as per guidelines provided on https://baanet.com.

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid documents, Training/ Demonstration, Terms & conditions on online E-bidding etc., may visit the website https://baanet.com.

**THIS NOTICE SHOULD ALSO BE CONSIDERED AS 15 DAYS NOTICE TO THE BORROWER/ GUARANTORS / MORTGAGORS UNDER RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE 2002.**

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's, Website: https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others, & https://baanet.com.

**Date : 13.08.2025, Place : Surat**  
Authorized Officer, State Bank of India

**Punjab & Sind Bank**  
(A Govt. of India Undertaking)  
Where service is a way of life

**Zonal Office : GANDHINAGAR ZONE,**  
Unit No. 4, Tower No. 1, GIFT CITY, Gandhinagar - 382 355. Phone : 079 6674206 - 09  
E-mail : zo.gandhinagar@psb.co.in

**SALE NOTICE FOR SALE OF MOVABLE PROPERTIES**

E- Auction Sale Notice for sale of Movable Asset under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Movable property mortgaged / Charged to the Secured Creditor, the physical/ symbolic possession of which has been taken by the Authorized Officer of the Punjab & Sind Bank, Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues to the Bank, Secured creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the

Sr. No.	Name of the Borrower(s) / Branch	Description of Property	Demand Notice Date/ Possession Date/ Demand Notice Amount	Reserve Price EMD Bid Increase Amt.	Name of Authorised Officer	QR Code for Service Provider
01	M/s Veer Fabricators Pvt. Ltd. : A Private Limited Company through its Directors : (a) : Shri Amrish R. Panchal - S/o Shri Ramanlal, (b) : Shri Meet Bharatharaj Patel - S/o Shri Bharat Kumar, (c) : Shri Harsh Ashokbhai - S/o Shri Ashokbhai Ramchandas Panchal Branch : Reid Road, Ahmedabad	1. Hydraulic Press (Qty. 1), 2. Power Press (Qty. 1), 3. Pipe Bending Machine (Qty. 1), 4. Argon Welding Machine (Qty. 1), 5. Pipe Mill (Qty. 1), 6. Nickel Chrome Plant (Qty. 1), 7. Draw Batch (Qty. 1), 8. Straightening & Cutting Machine (Qty. 1)	27.10.2023 / 18.05.2024 Rs. 88,18,000.00 + further interest and cost thereon	Rs. 23,00,000 Rs. 2,30,000 Rs. 25,000	Mr. Rohit Baswala M. 99109 75407	
02	M/S Timro Industries (Partnership Firm) (Borrower) through its Partners A. Shri Narendra Bhandari - S/O Shri Sukh Sampatji Bhandari, B. Shri Ankush Bhandari - S/O Shri Narendra Bhandari, 2. Shri Narendra Bhandari - S/O Shri Sukh Sampatji Bhandari, 3. Shri Ankush Bhandari - S/O Shri Narendra Bhandari Branch : Reid Road, Ahmedabad	1. Kamal Engineering (Vertical Moulding Machine Model : KE : 558 (150 gm) Semi Automatic Micro Processor Controller PLC all Hydraulic Yukan Brand (Qty. 2), 2. Kamal Engineering (25 Kg Hooper Dryer with Load with Digital Setting PLC Type) (Qty. 2), 3. Kamal Engineering (Various Moulds) (Qty. 5), 4. Brightech Laser (20 W Laser Marking Machine with High Speed Digital Galvo. Sino High Speed Galvo. Ezead Controller) (Qty. 2), 5. Floe LED Lights (Pick & Place Machine, Model : CHMT510LPA, Reflow Oven (Model T-960), Yamaha Feeder 8 mm & 12 mm) (Qty. 1)	08.05.2024 / 20.11.2024 Rs. 63,56,000.00 + further interest and cost thereon	Rs. 24,00,000 Rs. 2,40,000 Rs. 25,000	Mr. Rohit Baswala M. 99109 75407	

**DATE AND TIME OF E-AUCTION : 24.09.2025, 12.00 NOON TO 1.00 PM • DATE AND TIME OF INSPECTION : 17.09.2025 to 19.09.2025, 10.00 AM TO 5.00 PM**  
**LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ONLINE) ON OR BEFORE IS 24.09.2025, up to 11:00 AM**

**TERMS & CONDITIONS :** 1. The online E-auction shall be held through auction platform i.e. https://baanet.com on the date and time provided. The intending bidders / purchasers are required to register through https://baanet.com by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance. 2. EMD Payment : The intending Bidders / Purchasers are requested to register on portal (https://baanet.com) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker and after completion of KYC verification, the intending bidders/purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans/ drafts and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with https://baanet.com Auction portal before the close of e-auction. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in https://baanet.com and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest. 3. While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and/or bidder can directly enter property ID. For queries contact number - 8291220220 & email id support.baanet@psballiance.com. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of https://baanet.com. 4. Bidder's e-Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding. 5. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. 6. It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. 7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email registered with the service provider. 8. The secured asset shall not be sold before the reserve price. 9. The success auction Purchaser/ Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorized officer on or before fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and secured creditors, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. 10. Default of payment: Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and/or 75% of balance bid amount within stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorized officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. 11. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be deposited by the successful bidder only at the time of deposit of remaining 75% of the bid amount. 12. No r e q u e s t f o r inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate, shall be entertained. The sale certificate shall be issued only in the name of the successful bidder. 13. The Authorized Officer reserve the right to accept any or reject any/all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 14. The sale certificate shall not be issued pending operation at any stay/injunction/restraint order passed by the DRT/DRT/High Court or any other court against issue of sale certificate. Further, no interest shall be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, shall be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale shall be entertained. In case of stay of further proceeding by DRT/DRAT/High Court or any other court, the auction may either be deferred or cancelled and persons participating in the same shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorized officer/Bank. 15. The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned branch of Punjab & Sind Bank during office hours. 16. The properties are being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own independent inquiries & verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/rights/dues/charges of any authority such as Sale tax, Excise/GST/Income Tax beside the Bank's Charge and shall satisfy themselves regarding the title, nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitted their bids. The e-auction advertisement does not constitute and shall not be deemed to constitute any commitment or any representation of the Bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale for charges / encumbrances, over the property or on any other matter etc. shall be entertained after submission of the bid. 17. The bank does not undertake any responsibility to procure any permission/ license, NOC etc. in respect of the property offered for sale. The Authorized Officer/Secured creditor shall not be responsible for any dues like standing order/water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/Local Authority/Co-operative Housing Society or any other dues, taxes levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidders has to comply with the provisions of Income tax regarding purchase of property & to pay the tax to the authorities as per applicable rates. 18. The bidder should ensure proper internet connectivity. Power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical glitches or reason/contingencies affecting the e-auctions. 19. If property is in symbolic possession of Bank and bidder is purchasing the property in symbolic possession then same shall be at their own risk and responsibility. 20. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidder are required to contact the concerned Authorized Officer of the concern branch only. 21. The Sale is subject to confirmation by the Secured Creditor Bank. 22. The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the above mentioned Authorized Officer.

**Date : 13.08.2025, Place : Ahmedabad** This Notice is also to be treated as 30 days statutory sale notice to Borrowers and Guarantors (LRs) Under Rule 6 (2) Security Interest (Enforcement) Rules 2002. **Authorized Officer, PUNJAB & SIND BANK**

**ICICI Bank** Branch Office: ICICI Bank Limited, Heritage Chambers, 2nd Floor, Near Azad Society Cross Road, Nehrunagar, Ahmedabad - 380015.

**PUBLIC NOTICE-TENDER CUM E-AUCTION FOR SALE OF SECURED ASSET**  
[See proviso to rule 8(6)]  
Notice for sale of immovable assets

E-Auction Sale Notice for the sale of immovable asset(s) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (6) of the Security Interest (Enforcement) Rules, 2002.

This notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of ICICI Bank Limited will be sold on "As is where is", "As is what is" and "Whatever there is" as per the brief particulars given hereunder:

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Minaxiben Kishorsinh Zala (Borrower) / Kishorsinh Bhalilal Zala, Virajsinh Kishorsinh Zala, Nidhiba Virajsinh Zala, Ravirajsinh Kishorsinh Zala, Mohini Ravirajsinh Zala (Co-Borrowers) Loan A/c No. LBBVR00004949425	Shop No. 5 and 6, Ground Floor, Marutiwani Apartment, Near Pinchola Road, City Survey Ward No. 3/A, Sheet No. 86, Survey No. 5828, Bhade Street, Vajirvala Khacho, Bhavnagar, Gujarat-364001. Admeasuring Shop area 10,219 Sq. Mtr. For Shop No. 5 and Shop area 8,825 Sq. Mtr. for Shop No. 6.-Free Hold Property	Rs. 25,90,098/- (as on August 07, 2025)	Rs. 20,00,000/- Rs. 2,00,000/-	August 21, 2025 11:00 AM To 12:00 Noon	September 03, 2025 From 11:00 AM Onwards
2.	Minaxiben Kishorsinh Zala (Borrower) / Kishorsinh Bhalilal Zala, Virajsinh Kishorsinh Zala, Nidhiba Virajsinh Zala, Ravirajsinh Kishorsinh Zala, Mohini Ravirajsinh Zala (Co-Borrowers) Loan A/c No. LBBVR00004949426	Flat No. 103 and 104, 3rd Floor, A-Wing, Keshu Apartment, Bho Na Dala area, Bhadevini Street, Near Pinchola Road, City Survey No. 5847, Ward No. 3/A, Bhavnagar, Gujarat-364001. Builtup area 40.96 Sq. Mtr. For Flat No. 103 and Builtup area 41.18 Sq. Mtr. for Flat No. 104.-Free Hold Property	Rs. 40,16,910/- (as on August 07, 2025			

